

Due Date: August 15, 2004

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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Applicant: Paul H. Phibbs, Jr. Examiner: Andrew J. Rudy  
Serial No.: 09/943,060 Group Art Unit: 3627  
Filed: August 30, 2001 Docket: 9391  
Title: CAPITAL ALLOCATION IN A NET INTEREST REVENUE  
IMPLEMENTATION FOR FINANCIAL PROCESSING IN A RELATIONAL  
DATABASE MANAGEMENT SYSTEM

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CERTIFICATE OF MAILING OR TRANSMISSION UNDER 37 CFR 1.8

I hereby certify that this correspondence is being facsimile transmitted to the United States Patent and Trademark Office, Fax No. (703) 872-9306 on August 13, 2004.

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RESPONSE UNDER 37 C.F.R. §1.111

MAIL STOP AMENDMENT  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action dated April 15, 2004, please amend the above-identified application as follows.